

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

MICHAEL L TORRENCE SR  
NICOLE TORRENCE  
Debtor(s)

Case No. 19-17154-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/14/2019.
- 2) The plan was confirmed on 07/28/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/27/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,838.00.
- 10) Amount of unsecured claims discharged without full payment: \$137,639.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$81,373.60
Less amount refunded to debtor	\$3,082.26

**NET RECEIPTS:** **\$78,291.34**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,249.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,732.94
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$10,981.94**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP	Unsecured	NA	381.56	381.56	12.84	0.00
AQUA PENNSYLVANIA	Unsecured	1,885.66	NA	NA	0.00	0.00
BENEFICIAL SAVINGS BANK	Unsecured	NA	NA	25,470.00	857.35	0.00
BENEFICIAL SAVINGS BANK	Secured	NA	32,637.00	8,461.26	8,461.26	0.00
BRESLER RICHMOND DENTAL CENT	Unsecured	1,100.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	420.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	1,075.97	1,075.97	36.22	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	1,700.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	499.90	499.90	499.90	0.00
CROZER CHESTER MEDICAL CENTE	Unsecured	100.00	NA	NA	0.00	0.00
DIRECTV, LLC BY AMERICAN INFOS	Unsecured	NA	671.81	671.81	22.61	0.00
DIVERSIFIED CONSULTANT	Unsecured	566.00	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	43,005.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	230.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	524.66	524.66	17.66	0.00
LENDMARK FINANCIAL SERVICES LI	Unsecured	NA	3,165.54	3,165.54	106.56	0.00
LVNV FUNDING	Unsecured	NA	901.71	901.71	30.35	0.00
LVNV FUNDING	Unsecured	NA	489.55	489.55	16.48	0.00
LVNV FUNDING	Unsecured	NA	777.52	777.52	26.17	0.00
MIDLAND FUNDING	Unsecured	1,617.00	NA	NA	0.00	0.00
MRS BPO	Unsecured	408.00	NA	NA	0.00	0.00
NPRTO NORTH-EAST, LLC	Unsecured	NA	3,005.10	3,005.10	101.15	0.00
ONEMAIN	Unsecured	4,257.00	NA	NA	0.00	0.00
PAM, LLC-PA TURNPIKE	Unsecured	31.75	NA	NA	0.00	0.00
PECO	Unsecured	400.00	NA	NA	0.00	0.00
PENN CREDIT	Unsecured	1,008.00	NA	NA	0.00	0.00
PENNSYLVANIA DEPARTMENT OF RI	Priority	191.00	NA	NA	0.00	0.00
PGW	Unsecured	391.43	NA	NA	0.00	0.00
PHFA LOAN SERVICING DIVISION	Secured	NA	50,497.43	56,765.36	56,765.36	0.00
PHILADELPHIA TRAFFIC COURT	Unsecured	700.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	458.80	458.80	15.45	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	426.77	426.77	14.37	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	444.93	444.93	14.98	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	625.15	625.15	21.04	0.00
PSTC EMPLOYEE FCU	Unsecured	964.00	NA	NA	0.00	0.00
PYOD	Unsecured	NA	8,216.13	8,216.13	276.56	0.00
SANTANDER CONSUMER USA	Unsecured	NA	30,101.80	30,101.80	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	416.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	47.00	NA	NA	0.00	0.00
TRUMARK FINANCIAL CREDIT UNIO	Unsecured	NA	388.89	388.89	13.09	0.00
VERIZON	Unsecured	2,464.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	385.43	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$56,765.36	\$56,765.36	\$0.00
Debt Secured by Vehicle	\$8,461.26	\$8,461.26	\$0.00
All Other Secured	\$499.90	\$499.90	\$0.00
<b>TOTAL SECURED:</b>	<b>\$65,726.52</b>	<b>\$65,726.52</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$77,125.89</b>	<b>\$1,582.88</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,981.94</u>
Disbursements to Creditors	<u>\$67,309.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$78,291.34</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2025

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.